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I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as First Class Mail, in an envelope addressed to:

MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date shown below.

Dated: November 13, 2006 Signatur

Judith A. Herrick)

Docket No.: SPLT-P01-001 (PATENT)

NOV 1 5 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

no Patent Application of:

PADEM Mark J. Stender

Application No.: 09/843841

Confirmation No.: 1028

Filed: April 30, 2001

Art Unit: 3626

For: SYSTEM AND METHOD FOR PROVIDING

WEB-BASED USER INTERFACE TO

LEGACY, PERSONAL-LINES INSURANCE

APPLICATIONS

Examiner: V. D. Koppikar

RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated August 11, 2006, please consider the following remarks.

Remarks/Arguments begin on page 2 of this paper.